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December 19, 2001

Via Express Mail, Label No. EL717834952US

Commissioner for Patents  
Washington, D.C. 20231

Re: U.S. Patent Application Serial No. 09/964,299  
for "System and Method for Determining Value-at-Risk  
Using FORM/SORM"  
Our Reference: ENR100/4-023US

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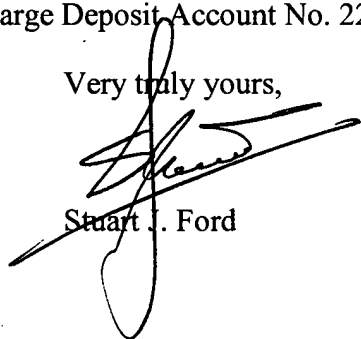
Dear Sir:

Enclosed for filing in the Patent and Trademark Office is the *Election Under 37 CFR 3.71 and 3.73 and Power of Attorney* along with a *Change of Correspondence Address*.

Please acknowledge receipt of the enclosed documents by date stamping the enclosed postcard and returning it to this office.

If additional fees are required, please charge Deposit Account No. 22-0365.

Very truly yours,

  
Stuart J. Ford

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Enclosures